

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA**

In re:

RICKY G. KEISTER

Debtor(s)

Case No. 19-71135-PBR

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Christopher Micale, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/23/2019.
- 2) The plan was confirmed on 10/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/13/2021.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,196.81.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,500.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,500.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,218.31
Court Costs	\$0.00
Trustee Expenses & Compensation	\$655.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,873.31**

Attorney fees paid and disclosed by debtor: \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO	Secured	27,454.71	26,877.18	26,877.18	1,453.65	1,794.21
CAPITAL ONE BANK	Unsecured	345.00	446.78	446.78	0.00	0.00
CAPITAL ONE BANK	Unsecured	172.00	367.55	367.55	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	5,787.00	NA	NA	0.00	0.00
CREDIT FIRST/CFNA	Unsecured	NA	1,412.28	1,412.28	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	547.00	937.33	937.33	0.00	0.00
EXPRESS FAMILY CARE	Unsecured	403.17	NA	NA	0.00	0.00
FIDELITY BROKERAGE SERVICES	Secured	2,605.79	NA	NA	0.00	0.00
FIDELITY BROKERAGE SERVICES	Secured	15,844.51	NA	NA	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE	Secured	35,942.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,428.31	3,442.36	3,442.36	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,438.90	2,438.90	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,929.00	2,274.51	2,274.51	0.00	0.00
LVNV FUNDING	Unsecured	879.00	1,067.06	1,067.06	0.00	0.00
NORDSTROM SIGNATURE VISA	Unsecured	1,980.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,099.00	3,390.55	3,390.55	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,450.00	1,796.96	1,796.96	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	854.00	1,083.76	1,083.76	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	785.00	1,002.05	1,002.05	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	597.00	840.85	840.85	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	104.00	258.97	258.97	0.00	0.00
SYNCHRONY BANK	Unsecured	2,056.00	2,829.55	2,829.55	0.00	0.00
T MOBILE USA INC	Unsecured	686.00	686.32	686.32	0.00	0.00
T MOBILE USA INC	Unsecured	NA	106.06	106.06	13.07	0.00
TREASURER ROANOKE COUNTY	Priority	653.62	542.95	542.95	66.90	0.00
US BANK/RMS CC	Unsecured	470.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,213.00	1,270.27	1,270.27	0.00	0.00
VETERINARY TEACHING HOSP	Unsecured	513.19	NA	NA	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATIO	Unsecured	NA	28.32	28.32	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATIO	Priority	133.38	100.96	100.96	12.44	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK	Secured	2,647.00	2,731.77	2,731.77	104.85	181.57

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,877.18	\$1,453.65	\$1,794.21
All Other Secured	\$2,731.77	\$104.85	\$181.57
TOTAL SECURED:	\$29,608.95	\$1,558.50	\$1,975.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$643.91	\$79.34	\$0.00
TOTAL PRIORITY:	\$643.91	\$79.34	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,680.43	\$13.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,873.31</u>	
Disbursements to Creditors	<u>\$3,626.69</u>	
TOTAL DISBURSEMENTS :		<u>\$8,500.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/19/2021

By: /s/ Christopher Micale

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

I, Christopher Micale, Chapter 13 Trustee of the within case, do hereby certify that on this 19th day of January, 2021, I caused one copy of the within Trustee's Final Report to be served on the following:

UNITED STATES MAIL/EMAIL, POSTAGE PREPAID

RICKY G. KEISTER
1372 CRUCTCHFIELD ST
ROANOKE, VA, 24019

Debtor(s)

SENT BY ELECTRONIC MAIL

GILES AND LAMBERT PC
PO BOX 2780
ROANOKE, VA 24001

/s/ Christopher Micale

Christopher Micale
15 SALEM AVE SE STE 300
ROANOKE, VA 24011
(540)342-3774
Chapter 13 Trustee